

METRO NORTH FEDERAL CREDIT UNION
4594 PONTIAC LAKE ROAD
WATERFORD, MI 48328

(248) 674-0491

SHARE DRAFT/CHECKING - 2011

Minimum Balance Requirements

To be a member and maintain accounts at our credit union you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$5.00.

Fees and Charges

The following fees and charges may be assessed against your account:

(See Fee Disclosure)

Transaction Limitations

During any statement period you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to return of the withdrawal item.

The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft) to give written notice of such intent not less than seven days and up to sixty days before such withdrawal. We also reserve the right to change the requirements of this account or to change this account to another type of account provided that we give thirty (30) days advance written notice.